hawk-i - Healthy And Well Kids in Iowa

Must be a US Citizen or Qualified Legal Resident. A Social Security number is not needed. Information is not shared with INS. You don't need to speak English to apply. There is a free translation service available.



Health care coverage to qualified children

What is hawk-i?

hawk-i is a program that provides health insurance for IOWA children in families with limited incomes.

If your child is under 19 and has no health insurance he may qualify for this program.

Many families who work hard to make ends meet can get low-cost or free health insurance for their children up to age 19.

Healthy Kids are happy kids. They do well in school, have fun with their friends, and grow up to be healthy adults.

Why is it important to bring children to the doctor regularly even when they are well?

When you bring your children in for well child visits regularly during their growing up years, the doctor can find and treat little problems before they become big ones.

The doctor can also teach your child how to take care of themselves, so that they can learn good health habits for life. And the doctor can help you know how to keep your child healthy.

Should teenagers have well child visits too?

Yes! It is very important to take your child in for well child visits during their teens.

The doctor can help you and your child think about how to deal with problems all teenagers face as they grow up, such as:

- Proper nutrition and weight control
- Avoiding pregnancy and sexually transmitted diseases
- Avoiding alcohol, tobacco, and other drugs
- Chronic diseases and conditions that may start in childhood, both physical and mental (such as depression)

Children change a lot during the teen years, but a teenager whose behavior is changing may have a problem that can and should be treated.

Does my child qualify for hawk-i?

To qualify, a child must live in IOWA and:

- Be under 19 years old
- Have no other health insurance
- Be a citizen of the United State or a qualified alien
- Be in a family that meets the hawk-i income limits
- Cannot be the dependent of a State of Iowa employee
- Children who qualify for Medicaid cannot get hawk-i health insurance

What are the hawk-i income limits?

hawk-i is low cost or free health insurance, depending on your family's income.

Some families pay nothing. Other families may have to pay \$10 or \$20 a month for their children's health insurance.

Note: There is no cost for Native American children when proof of tribal affiliation or other proof of Indian blood is provided.

No family will have to pay more than \$20 a month, even if the family has several children who qualify for hawk-i.

How do I know if my kids are eligible?

20% of earned income (including self-employment income) is not counted when comparing family income to the limits. The 20% deduction does not

apply to unearned income such as child support, social security disability, or unemployment insurance benefits.

After subtracting 20% of earned income (see example) look up your family's yearly countable income in the yellow chart. If your yearly countable income is the same or less than the amount listed in the far right column, your children could qualify for hawk-i.

Example: Family members are Mom and 2 children. Mom works in a florist's shop and earns \$24,000 yearly. Additionally, she received \$200 per month in child support payments. When determining eligibility for the hawk-i program, income is counted as follows:

\$24,000 total gross yearly earned income

- 4,800 20% of earned income
- = \$19,200 countable earned income
- + 2,400 yearly child support (unearned income)
- = \$21,600 countable income

\$21,600 is less than the limit for a 3-member family (\$30,040), the children are eligible for hawk-i if all other eligibility factors are met.

How can I find out if my family will have to pay?

Fill out an application or call hawk-i if you think your children may qualify.

Costs

If your family's countable yearly income is in the blue, and you do not qualify for Medicaid, you will pay nothing for hawk-i.

Family Size	Min. Annual Income	Max. Annual Income
1	\$11,785	\$13,290
2	\$15,882	\$17,910

3	\$19,978	\$22,530
4	\$24,074	\$27,150
5	\$28,171	\$31,770
6	\$32,267	\$36,390
7	\$36,364	\$41,010
8	\$40,460	\$45,630

If your family's countable yearly income is in the yellow, you will pay \$10 each month per child (but no more than \$20 per month per family)

Family Size	Min. Annual Income	Max. Annual Income
1	\$13,291	\$17,720
2	\$17,911	\$23,880
3	\$22,531	\$30,040
4	\$27,151	\$36,200
5	\$31,771	\$42,360
6	\$36,391	\$48,520
7	\$41,011	\$54,680
8	\$45,631	\$60,840

Can the whole family get hawk-i insurance?.

No. hawk-i health insurance is just for children under age 19.

A child who qualifies for hawk-i health insurance will get all of his or her health care services through a health plan that has agreed to participate in the program.

What services can my child get through hawk-i?

Your child can get these services:

Doctor visits

- Outpatient hospital services
- Well child visits
- Vaccines and shots (immunizations)
- Emergency care
- Inpatient hospital services
- Prescription medicines
- Eye glasses and vision exams
- Dental care and exams
- Hospice care Speech therapy and physical therapy
- Ambulance services
- Nursing care services
- Durable medical equipment
- Hearing exams
- Home health care
- Chiropractic care
- Mental health/substance abuse care

Each county has one or more health plans serving hawk-i families. <u>Click</u> on your county to see which of the health plans can serve you.

These plans are effective as of July 1, 2001.

Do I have to fill out a lot of forms?

The hawk-i application is short and easy to fill out

You can download the application form by clicking <u>HERE</u>. (This form requires the Adobe Acrobat Reader®), or you can call hawk-i at 1-800-257-8563.

Be sure to sign the application and attach proof of income.

If you do not have Adobe Acrobat Reader®, you can download it for free by clicking **HERE**.

FREQUENTLY ASKED QUESTIONS

Can my children get health insurance even if I own my home or a car?

Yes, if your children qualify and your family income is within the hawk-i limits.

My friend applied to hawk-i for her children. She was told her children had to have Medicaid. What happened?

Federal law requires that we check all applications to see if the children's families fit Medicaid income limits, which are a little lower than the hawk-i limits. If they do, those children can have Medicaid health insurance, but not hawk-i.

What's the difference between Medicaid and hawk-i health insurance services?

Medicaid allows children to have more health services, and for a longer time (up to age 21, or as long as the child qualifies.) hawk-i services are limited (see Services) and hawk-i insurance covers children through age 19.

Where will I take my child for health care if she qualifies?

You must choose one of the health plans in your county that serves hawk-i children.

How can I find out more about the hawk-i health plans that serve my county?

If your child qualifies, the hawk-i program will send you some information about all of the health plans in your county. You can also call the health plan's customer service number.

I have 5 children. How much will I have to pay?

It depends on your income. You may pay nothing, or you may have to pay up to \$20 each month is your children qualify.

Are there copayments for hawk-i services?

Most of the time there are no copayments. But if you take your child to the emergency room when it is not an emergency, you will be charged a copayment of \$25.

What is a real emergency?

An emergency means that you think the child's condition or injury is lifethreatening, or that the child would be harmed without immediate medical care.

Do not take the child to the emergency room for routine care.

If you have time, call your Health Plan before taking your child to the emergency room.

How and when can I find out if my child qualifies for hawk-i?

Fill out an application, sign it, attach proof of income, and mail the application to hawk-i. You will find out if your children qualify usually within two weeks after we get your complete application.

What is a complete application?

A complete application is a signed application, with all the questions answered correctly and all necessary proof of income attached.

What do I need to send as proof of income?

Send in pay stubs from the last 30 days or a written statement from your employer saying how much money you make.

If you are self-employed, send your business records or your income tax statement from the last year.

If you have unearned income, such as social security disability, child support, or unemployment benefits, send a copy of the award letter or other proof telling us how much unearned income you have. It is important that you tell us if you think this income will change in the next 12 months or has already changed.

Should I send copies or originals?

Whenever possible, send copies. (If you send originals, we will copy them and send them back to you.)

Where can I get a hawk-i application?

Call hawk-i at 1-800-257-8563 and ask for one or you can download one Here.

My neighbor speaks a foreign language that I have never heard. How can she apply for hawk-i?

She can call the hawk-i number (see below), and the person who answers will talk to her using a special translation service.

If you cannot find the information you need, call hawk-i.